

and

Fig. 6 illustrates the Luhn algorithm or formula for computing a modulus 10 check digit, in accordance with the prior art.

At page 6, rewrite the paragraph at lines 4-9 as follows:

12 The method for computing the Luhn check digit is defined in Annex B of the International Standard "American National Standard for Identification Cards- Identification of Issuers-Part 1: Numbering System" (ANSI/ISO/IEC 7812-1-1993), as shown in Fig. 6. In accordance with an aspect of these teachings, the modulus 16 Luhn Check Digit is identical to the conventional procedure, except that the number base is transformed from base 10 to base 16.

REMARKS

In response to paragraph 1, it is proposed to add a new Figure 6 that reproduces the Annex B of ANSI/ISO/IEC 7812-1-1993. The Specification has been amended accordingly, and in so doing the incorporation by reference has been deleted and the citation corrected. The undersigned attorney hereby declares that the amendatory material consists of the same Annex B material incorporated by reference at page 5 of the instant patent application, as is clearly established by the enclosed copy of the ANSI/ISO/IEC 7812-1-1993 publication (see the Annex B on the last page thereof). The entry of Figure 6 is respectfully requested.

In response to paragraph 2, enclosed is an information disclosure statement and PTO-1449 filed under 37 C.F.R. 1.97(c) that make of record the ANSI/ISO/IEC 7812-1-1993 publication, as well as the fee specified by 37 C.F.R. 1.17(p). The Examiner is respectfully requested to consider this cited publication, and to make same of record.

Claims 1-3 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lannen et al. (U.S. Patent No.: 5,497,412) in view of the Applicant Admission of Prior Art (AAPA). This rejection is respectfully disagreed with, and is traversed below.

The teachings of Lannen et al., as correctly noted by the Examiner, are devoid of disclosure of a hexadecimal check digit calculation procedure. In fact, there is no disclosure of a check digit calculation at all with respect to the message field parameters found at the end of column 18.